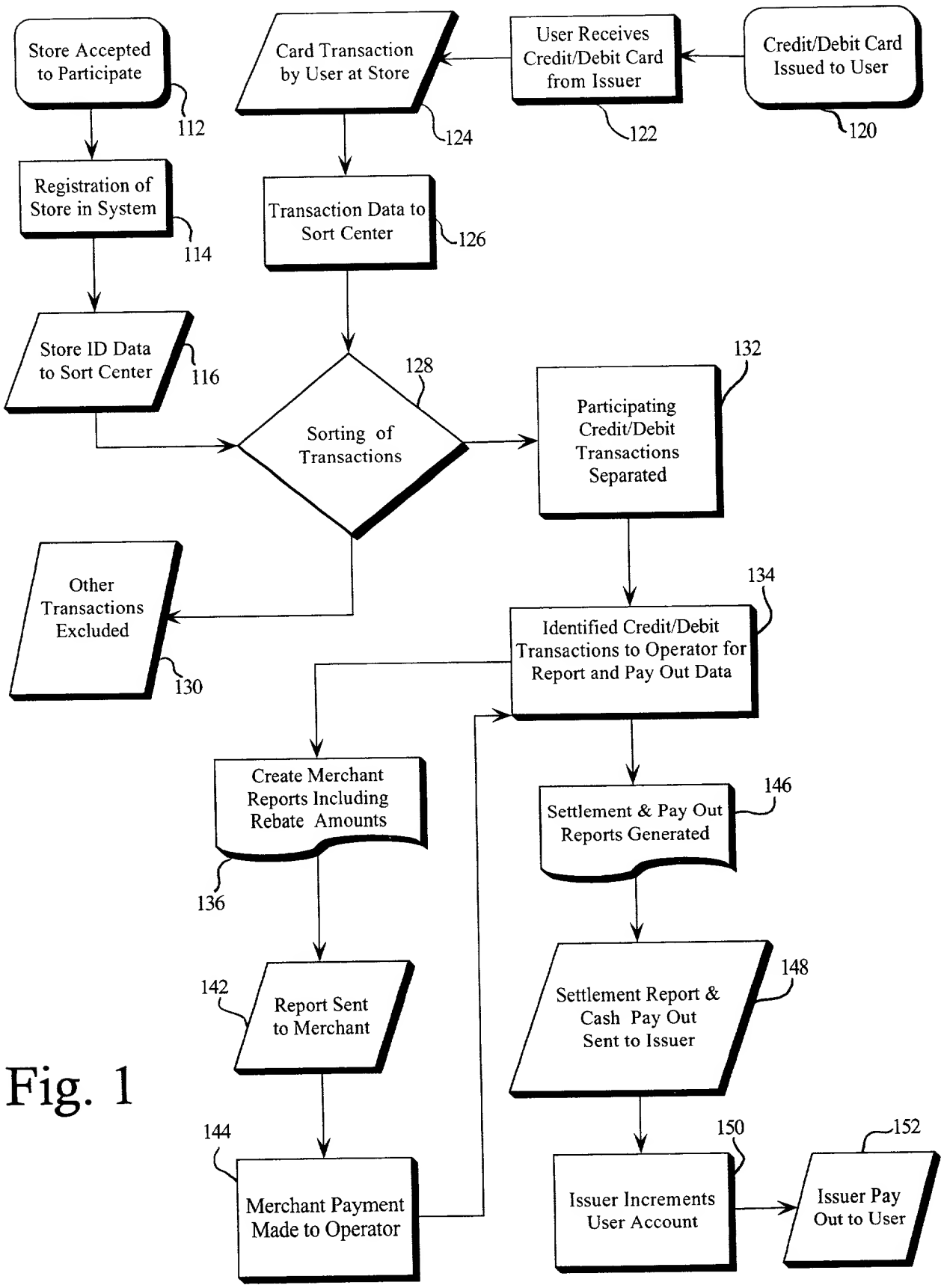
Store Accepted to Participate
112
Registration of Store in System
114
Store ID Data to Sort Center
116
Card Transaction by User at Store
124
User Receives Credit/Debit Card from Issuer
122
Credit/Debit Card Issued to User
120
Transaction Data to Sort Center
126
Sorting of Transactions
128
Participating Credit/Debit Transactions Separated
132
Other Transactions Excluded
130
Identified Credit/Debit Transactions to Operator for Report and Pay Out Data
134
Create Merchant Reports Including Rebate Amounts
136
Settlement & Pay Out Reports Generated
146
Report Sent to Merchant
142
Settlement Report & Cash Pay Out Sent to Issuer
148
Merchant Payment Made to Operator
144
Issuer Increments User Account
150
Issuer Pay Out to User
152

Fig. 1